

## REMARKS

By this amendment claims 1, 27, 29 and 31-33 have been amended. Claims 20-25 were previously withdrawn. Claims, 1-9 and 11-33 are pending and under consideration in the application.

Favorable reconsideration of this application, in light of the following discussion and in view of the present amendment, is respectfully requested.

### Rejection under 35 U. S. C. § 103

In items 3-5 on pages 2-6 of the Office Action the Examiner rejects claims 1-3, 26-27, 29, 31-33 under 35 U. S. C. 103(a), as being unpatentable over Atlas ATM website, hereinafter Atlas, in view of U.S. Patent 6,195,694 to Chen et al.

This rejection is respectfully traversed.

Independent claim 1, for example, has been amended to recite:

determining, when a credit card is used as payment by a customer for a transaction through the ATM related to web contents, whether or not a financial institution that issued the credit card used is identical to a service provider that installed the ATM;

obtaining, when it is determined that the financial institution that issued the credit card used is identical to the service provider that installed the ATM, electronic history information of the ATM, the electronic history information of the ATM consisting of beneficial browsing that provides benefits to the financial institution as the service provider on the Internet as a result of browsing of the web contents; and

determining the ATM placement fee, which is to be paid to the fee recipient entity, in a computer-implemented way based on said obtained electronic history information.

It is respectfully submitted that these features of claim 1 are not taught by either Atlas or Chen et al. and, therefore, claim 1 patentably distinguishes over the combination of Atlas and Chen et al. More specifically, claim 1 provides for determining, when a credit card is used as payment by a customer for a transaction through the ATM related to web contents, whether or not a financial institution that issued the credit card used is identical to a service provider that installed the ATM. When it is determined that the financial institution that issued the credit card used is identical to the service provider that installed the ATM, electronic history information of the ATM consisting of beneficial browsing that provides benefits to the financial institution as the service provider on the Internet as a result of browsing of the web contents is obtained and the ATM placement fee is determined based on this electronic history information.

Atlas, as relied on by the Examiner, merely discloses that the amount of money supplied by Atlas varies depending on the number of transactions carried out by the ATM. Chen et al. merely discloses that the amount of the fee for information displayed as an advertisement can be varied depending on the time and duration the information is displayed on a kiosk.

Since Atlas and Chen et al., alone or in combination, do not discuss or suggest all of the features of claim 1, claim 1 patentably distinguishes over Atlas and Chen et al. Accordingly, withdrawal of the § 103(a) rejection is respectfully requested.

Claims 2-9, 11-19, and 26 depend either directly or indirectly from claim 1, and include all the features of claim 1, plus additional features that are not discussed or suggested by the references relied upon (including U.S. Patent 6,672,505 to Steinmetz, which fails to make up for the deficiencies in the combination of Atlas and Chen et al. noted above). Therefore, claims 2-9, 11-19, and 26 patentably distinguish over the references relied upon for at least the reasons noted above. Accordingly, withdrawal of these § 103(a) rejections is respectfully requested.

Independent claims 27, 29, and 31-33 include features similar to those discussed above with respect to claim 1. Therefore, claims 27, 29, and 31-33 patentably distinguish over Atlas and Chen et al. for at least the reasons discussed above. Accordingly, withdrawal of these § 103(a) rejections is respectfully requested.

Claims 28 and 30 depend from claims 27 and 29, respectively, and include all the features of claims 27 and 29, respectively, plus additional features that are not discussed or suggested by the references relied upon (including U.S. Patent 6,672,505 to Steinmetz, which fails to make up for the deficiencies in the combination of Atlas and Chen et al. noted above). Therefore, claims 28 and 30 patentably distinguish over the references relied upon for at least the reasons noted above. Accordingly, withdrawal of these § 103(a) rejections is respectfully requested.

#### **SUMMARY**

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.


Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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